



CERTIFICATE OF HAND DELIVERY

I hereby certify that this correspondence is being hand filed with the United States Patent and Trademark Office in Washington, D.C. on February 14, 2002.

N. Slaveter

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the application of:

Kirk WATKINS

Serial No.: 09/497,142

Filing Date: February 3, 2000

For: A SYSTEM AND METHOD FOR  
USING A PAYROLL DEDUCTION  
CARD AS A PAYMENT INSTRUMENT

Examiner: Charles R. Kyle

Group Art Unit: 2164

RECEIVED

FEB 15 2002

Technology Center 2100

TRANSMITTAL

Box No Fee  
Commissioner for Patents  
Washington, D.C. 20231

Dear Sir:

Attached please find:

- A combined Declaration and Power of Attorney signed by the inventor and the surcharge of \$130.00 as set forth in 37 C.F.R. § 1.16(e).
- A declaration signed by the inventor(s) and the surcharge of \$130.00 as set forth in 37 C.F.R. § 1.16(e).
- A Revocation of Prior Power of Attorney and Power of Attorney by Inventors
- A Declaration of Small Entity Status.
- A Petition for Extension of Time.
- A verified English translation of the application, and the \$130.00 fee as set forth in 37 C.F.R. § 1.17(k).
- A preliminary amendment.
- Other: Statement Under 37 CFR 3.73(b)

The filing fee has been calculated as follows:

FOR	NUMBER FILED	NUMBER EXTRA	RATE	CALCULATIONS
TOTAL CLAIMS	* - 20 =	*	x \$18.00	\$*
INDEPENDENT CLAIMS	* - 3 =	*	x \$84.00	\$*
MULTIPLE DEPENDENT CLAIM(S) (if applicable)			+ \$280.00	\$*
			BASIC FEE	\$
			TOTAL OF ABOVE CALCULATIONS =	\$*
Reduction by 1/2 for filing by small entity (Note 37 C.F.R. §§ 1.9, 1.27, 1.28). If applicable, verified statement must be attached.				\$*
SURCHARGE FOR FILING MISSING PARTS				\$
			TOTAL =	\$0

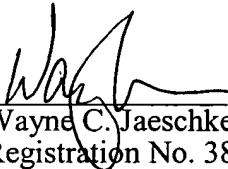
A check in the amount of \$ is attached.  
 Charge \$0 to Deposit Account No. 03-1952 as it is believed that there is no filing fee required.

The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. §§ 1.16 and 1.17 that may be required by this transmittal and associated documents, or to credit any overpayment to Deposit Account No. 03-1952. A duplicate copy of this transmittal is enclosed for that purpose.

Respectfully submitted,

Dated: February 14, 2002

By:

  
Wayne C. Jaeschke, Jr.  
Registration No. 38,503

Morrison & Foerster LLP  
2000 Pennsylvania Avenue, N.W.  
Washington, D.C. 20006-1888  
Telephone: (415) 268-6346  
Facsimile: (202) 887-0763